

(c) and (d) CMDs of public sector banks are expected to personally supervise NPAs above Rs. 5 crores on a case to case basis and decide the course of action in terms of rehabilitation/restructuring, one time settlement or filing of suits, by 31st August, 2000 in terms of the policy guidelines evolved by the Board of Directors.

#### **Welfare schemes for LIC agents**

3188. SHRI J. CHITHARANJAN: Will the Minister of FINANCE be pleased to state:

(a) whether there is any existing welfare scheme for the agents of LIC of India;

(a) if so, the details thereof;

(b) if the answer to part (a) is in the negative whether Government propose to start any such scheme for the welfare of agents of LIC; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) Yes, Sir.

(a) LIC have reported that in addition to the commission they receive, the agents are entitled to gratuity, advances for purchase of vehicle, personal computers, office equipments, medical treatments, etc. Benefits are also allowed such as reimbursement of office allowance, telephone expenses, group insurance benefit, group medical benefit etc. to club member agents.

(b) and (d) Do not arise.

#### **Financial condition of States**

3189. SHRI SURESH PACHOURI: Will the Minister of FINANCE be pleased to state:

(b) whether the financial condition of States has deteriorated recently;

(a) if so, the State-wise details thereof; and

(c) how the financial position of Punjab, Maharashtra, Tamil Nadu and Gujarat compared with that of Bihar, Madhya Pradesh, Rajasthan and Uttar Pradesh during 1980—90 *vis-a-vis* 1991—99?